



Satisfactory Academic Progress (SAP)

Offices of Financial Aid

FOR STUDENTS OF THE REAL WORLD

Under current federal guidelines, students who are receiving financial aid are required to maintain the standards of satisfactory academic progress (SAP). The assessment will be made on a semester basis, regardless of the number of semester hours attended or the number of hours attempted during the year. Grades of A, B, C, D, and P are considered hours attempted and completed. Drops, withdrawals (W), IP, XN, N, and F are counted as hours attempted only. Course repeats are counted as attempted hours and either earned or unearned depending upon the grade assigned as noted above. All coursework attempted at the college and any transfer work completed is considered when determining satisfactory academic progress regardless of whether the student previously received financial aid.

It is the **student's responsibility** to read, understand, and adhere to the Satisfactory Academic Progress policy in order to remain eligible for financial aid. Failure to comply with this policy can result in the student's financial aid being terminated at Central Texas College.

Qualitative Standard: Financial Aid Minimum Grade Point Average (GPA)

Students must maintain a financial aid cumulative 2.0 grade point average to remain eligible for aid. Should the student's GPA drop below 2.0 the following actions will be taken:

- The first time the GPA drops below 2.0 the student will be placed on financial aid warning for the following semester enrolled.
- At the end of the warning semester, if the student's GPA is 2.0 or above, the student will be removed from warning status and returned to satisfactory. If after one semester the GPA is still below 2.0, the student will be placed on suspension and will not be eligible for financial aid until the student's GPA meets the 2.0 standard.

*A grade of F will count in the GPA regardless as to if the class was retaken and passed.

Quantitative Standard: (A) Pace of Program and (B) Maximum Time Frame (C) Transfer Maximum Timeframe

A. Along with meeting the Grade Point Average/Qualitative Standard, students must also meet quantitative standards. Students must complete **67%** of all credit hours attempted regardless of whether financial aid was received for the hours. Our policy is not to round up during this calculation process. For example, if a student's completion rate is 66.666% the completion rate requirement of 67% has not been met. Withdrawals, incompletes, *repeated courses, and failure grades will count as attempted coursework credit hours.

* If you repeat a course, both attempts will be counted in the maximum credit hours, even if you did not receive aid for both attempts.

B. Students who have attempted 150 percent of the allowed number of credit hours will become ineligible to receive additional financial aid disbursements for hours in excess of the 150 percent maximum regardless of their semester/cumulative GPA, and regardless of whether or not financial aid was received during previous semesters. Students are advised to work with their academic advisor to "stay on target" to complete educational goals.

- C. Academic progress from other institutions will be included in maximum timeframe. All attempted credit hours from CTC and/or any other institution of attendance will count towards attempted credit hours with regard to maximum timeframe. Students who have attempted 150 percent of the allowed number of credit hours for any degree and/or certificate will be ineligible to receive financial aid at CTC.

Students who change their major will have all previously attempted coursework included in the maximum timeframe calculation regardless if those credits count towards the new major.

If at any point it is clear that a student will not be able to meet the quantitative standard by graduation, the student becomes ineligible for aid (barring a successful appeal by the student consistent with appeal procedures set up by CTC).

NOTE: The above combination of hours, to include all transfer credits, cannot exceed 150 percent of the minimum number of hours required to complete any program of study. In addition, ALL students will be limited to 150 hours attempted maximum time frame which includes transfer hours.

SAP Rules for Remedial or Developmental Coursework

An otherwise eligible student may receive financial aid for a maximum of 27 attempted credit hours in developmental/remedial course work. Once the 27 credit hours maximum is reached, additional developmental credit hours will not be used to calculate the award amount. Developmental hours are included in the qualitative (GPA) calculation, quantitative calculation (completion rate), and the calculation of maximum timeframe.

Evaluation Outcomes

(Consequences for not maintaining Financial Aid Satisfactory Academic Progress)

Financial Aid Automatic Suspension

If during a semester a student completely withdraws (W), receives grades of all F's, all N's, all IP's, all XN's or a combination of W's, F's, N's, XN's or IP's, he or she is placed on automatic suspension **without being given a warning**. A student placed on a suspension status will not receive financial aid assistance until this status has been cleared. To reestablish eligibility, the student must meet **both** the Qualitative and Quantitative standard of completing 67% of **all** attempted hours **and** maintaining a semester/cumulative GPA of 2.0 or above.

Students placed on automatic suspension may continue to enroll at the college; however, they must pay their own expenses to include tuition, fees, room and board, and other college costs.

Financial Aid Warning

A student who does not meet the Satisfactory Academic Progress criteria will be placed on financial aid warning status for one semester. While on a warning status, the student will continue to receive financial aid for which he or she has qualified. This is a warning to the student that he or she must meet the College's Satisfactory Academic Progress standards (2.0 semester/cumulative GPA and also maintain a semester/ cumulative completion rate of 67%) during the next semester of enrollment.

NOTE: Students on Probation under the prior standards will be considered on Warning for purposes of these standards.

Financial Aid Suspension

If the student does not meet the minimum Satisfactory Academic Progress criteria at the end of his or her warning period, the student will be denied from receiving financial aid until he or she meets the reinstatement requirements.

Students placed on financial aid suspension may continue to enroll at the college; however, they must pay their own expenses, to include tuition, fees, room and board, and other college costs.

Reinstatement of Eligibility

Financial aid eligibility will be reinstated after a student meets the Satisfactory Academic Progress criteria listed above, both the cumulative completion rate (67 %) and cumulative grade point average (2.0) or has an appeal approved. Financial aid will not be reinstated for violations of Quantitative Standards or Qualitative Standards until the appeal has been approved by the Financial Aid Appeals Committee. **Classes taken at institutions other than Central Texas College do not count towards reinstatement.** Students who believe that they have regained eligibility must notify the Financial Aid Office in order to have their progress reevaluated.

Academic Amnesty

The Federal Student Aid program regulations make no provision for the concept of academic amnesty or academic renewal. Therefore, a school must always include courses (whenever taken) in evaluating a student's satisfactory academic progress.

Appeal Process

All appeals must be submitted before a semester begins in order to be eligible for the current semester.

Central Texas College recognizes that students sometimes encounter circumstances beyond their control that can adversely affect their academic progress. Any student subject to suspension of financial aid eligibility may appeal to the Financial Aid Office for a review of the decision. **Under revised Department of Education rules, an appeal cannot be approved if the student is unable to meet the 2.0 GPA and the 67% completion rate within one semester.** Also, the student may not appeal for failing to complete their program within the maximum timeframe. It is the responsibility of the student to successfully complete all classes enrolled. Please remember that dropping a class, failing a class, or withdrawing from class is a personal decision made by the student and may negatively affect the maximum timeframe allowance for their program.

All appeal documents must be attached to the [Satisfactory Academic Progress Appeal](#) form that can be obtained from the Financial Aid Office. **Submission of an appeal does not guarantee reinstatement of financial aid eligibility.** If an appeal is approved, the committee will impose enrollment restrictions on the student for the best chance of academic success. The enrollment restrictions are that at a minimum the student is required to pass all remaining courses successfully (grade of "C" or higher) and not have any withdrawals for the semester (or the student's next semester of enrollment) the appeal is approved. Any student that fails to meet this requirement will lose his/her future financial aid eligibility.

Please note: a student cannot have appeals approved in consecutive semesters. The Financial Aid Appeals Committee will review the appeal and the student will be notified by email after the appeal decision has been made. All documents pertinent to the appeals process become part of the student's financial aid record. If the petition is denied, the student has the right to request that the appeal decision be reconsidered by the Associate Dean of Financial Aid and Veteran Services. This appeal must

be turned in within 10 days of receiving notification of the decision denying the appeal. The decision of the Associate Dean of Financial Aid and Veteran Services is final.

NOTE: Reasons such as being unprepared for college course work, the course was not what was expected, not liking the instructor and other related excuses are NOT qualifying circumstances for an appeal and will result in an appeal being denied. Students are responsible for monitoring their own progress status. Our office makes every attempt to notify students of their status however failure to receive notice does not affect the calculated status and is not reason to appeal. Please ensure that home and email addresses are updated with Admissions and Records Department.

Appeal Decisions

Probation

A student will be placed on a probation status if an appeal has been approved. **The student must meet the College's Satisfactory Academic Progress policy (2.0 cumulative GPA and a cumulative completion rate of 67% of ALL attempted hours) during the next semester of enrollment.** If the student does not meet the SAP policy, their financial aid will be suspended and will not be eligible to re-appeal. They must complete the requirements of the 2.0 GPA and completion rate of 67%, at their own expense, before their aid can be considered for eligible reinstatement.

If you submit an appeal while currently enrolled and that appeal is approved, it is approved for your next semester of enrollment...not your current semester.

Continued Probation

If after your probation status has ended and you are still unable to meet Central Texas College's Satisfactory Academic Progress policy of a cumulative completion rate of 67% of ALL attempted hours and a GPA of 2.0 or above, you may be placed on a continued probation status if you have completed the following conditions of your probation:

- Complete 100% of ALL attempted hours for the semester
- Semester GPA of 2.0 or above

Appeal Denied

The student will not be eligible to receive financial aid until he or she meets the Satisfactory Academic Progress (SAP) standards as provided above. It may take several semesters in order for a student to regain aid eligibility. **NEW:** Please visit [SAP GPA Calculator](#) or [SAP Completion Rate Calculator](#) to receive an estimate of what may be required to regain eligibility.

Students may continue to enroll however it is the student's responsibility to pay their own expenses.

Enrollment/Student Status

Break in Enrollment

When a student has a break in enrollment and is readmitted, the SAP status for prior terms will apply. For example, if a student is placed on financial aid suspension at the end of the spring term, does not return in the fall term, and is readmitted the next spring term, the student will continue in a financial aid suspension status for that term.

Drops and Withdrawals

Students who receive Title IV (PELL/FSEOG/Loans) financial aid and drop, withdraw, or are administratively withdrawn from courses during the financial aid year may be required to repay financial aid received and may be placed on financial aid warning status or suspension. Repayment is based upon the student's last date of attendance. Detailed information is provided in the Return/Repayment of Title IV Funds section of this website.

Grade Changes

If a grade is changed, it is the student's responsibility to notify the Financial Aid Office immediately. The Financial Aid Office can then initiate a review of the effect of the grade change on the student's academic progress within 30 days of notification.

Repeated Courses

Students who have successfully completed a course and attempt to take the course a second time will be covered by financial aid. However, if they attempt the course a third time, financial aid will no longer pay for that course. Repeat courses still count toward your attempted hours and GPA for financial aid purposes.

Transfer Courses

Transfer students entering CTC must be enrolled in a program of study that leads to an associate degree, certificate, or is transferable towards a bachelor's degree. Transfer courses are considered in determining eligibility under the qualitative measure as well the **quantitative** and **maximum time frame** measurements.

Financial Aid will NOT pay for:

- Courses taken by audit
- Successfully completed courses that have been attempted more than two times
- Courses exceeding the 27 maximum credits for developmental coursework
- Credit hours earned by placement tests
- Continuing education courses
- Courses for which you register after the official census date of the term
- Credit hours in excess of the 150% maximum program limit
- Courses taken without having a declared eligible program (enrolled as transient student)

PLEASE NOTE: The financial aid SAP standards are not the same as Central Texas College's general academic requirements. Students should contact an academic counselor to determine those separate requirements for maintaining their academic enrollment.